

Information to identify the case:

Debtor 1 **Raymond Rolek Jr.**
 First Name Middle Name Last Name

Debtor 2 **Janet R. Rolek**
 (Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2581**
 EIN ____-____-____

Social Security number or ITIN **xxx-xx-6479**
 EIN ____-____-____

United States Bankruptcy Court
WESTERN DISTRICT OF PENNSYLVANIA

Date case filed for chapter **7 6/14/17**

Case number: **17-22436-JAD**

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Raymond Rolek Jr.	Janet R. Rolek
2. All other names used in the last 8 years		fka Janet J. Ross
3. Address	121 Vernon Avenue Belle Vernon, PA 15012-2359	121 Vernon Avenue Belle Vernon, PA 15012-2359
4. Debtor's attorney Name and address	Christopher M. Frye Steidl & Steinberg Suite 2830 Gulf Tower 707 Grant Street Pittsburgh, PA 15219	Contact phone 412-391-8000
5. Bankruptcy trustee Name and address	Robert H. Slone, Trustee 223 South Maple Avenue Greensburg, PA 15601	Contact phone 724-834-2990
The United States Trustee, Region3, appoints this individual as interim trustee as of the date of the filing of the bankruptcy petition.		

For more information, see page 2 >

6. Bankruptcy clerk's office The Court uses an electronic filing system and filers must follow the Court's Local Rules governing the manner in which documents must be filed. Persons not represented by an attorney may file paper documents at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . Photo ID/Delays: For security reasons, you may encounter delays when attending court hearings. You should be prepared to show Photo Identification when attending these proceedings. Please plan accordingly.	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open Monday – Friday 9:00 AM – 4:30 PM Contact phone 412-644-2700 Date: 7/13/17
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	August 7, 2017 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: First Floor Conference Room, Public Service Building, 22 East Main Street, Uniontown, PA 15401 Debtor's Photo ID and Social Security Card Must be Presented at the 341 Meeting
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 10/6/17 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Raymond Rolek Jr.
Janet R. Rolek
fka Janet J. Ross
Debtor(s)

Bankruptcy Case No.: 17-22436-JAD
Chapter: 7

Whereas, Federal Rule of Bankruptcy Procedure 1007(c) requires an individual Debtor(s) to file a statement regarding completion of a course in personal financial management within 60 days after the first date set for the meeting of creditors under §341 of the Bankruptcy Code in a Chapter 7 case and,

Whereas, 11 U.S.C. § 727 (a)(11) states that the Court shall not grant a discharge unless the Debtor(s) completes an instructional course concerning personal financial management after filing the petition,

It is hereby ordered that this case shall be closed without entry of a discharge on the 75th day after the first date set for the meeting of creditors unless, within the 60 days after the first date set for the meeting of creditors, the Debtor(s) files a certification that the course in personal financial management described in 11 U.S.C. § 111 was completed. The certification must substantially conform to Official Form No. 423, Certification of Completion of Instructional Course Concerning Personal Financial Management. The Court may delay closing this case without further order or notice.

It is further ordered that a Debtor(s) who cannot meet the requirement of attending the personal financial management course due to incapacity, disability or active military duty in a military combat zone must file a motion with the court to be excused from attending the course within 60 days after first date set for the meeting of creditors. The case shall be closed without entry of a discharge if the Debtor(s) fails to timely file the motion.

Dated: July 13, 2017

Jeffery A. Deller
United States Bankruptcy Judge

REMINDER TO COUNSEL

Before filing: Generally, a person is ineligible to be a Debtor unless he/she has taken a credit counseling course within 180 days before filing a petition, and files the certificate. 11 U.S.C. Section 109(h)(1).

After filing: A Chapter 7 Debtor is ineligible for a discharge if he/she has not, within 60 days after the first date fixed for the 341 meeting, filed the certificate of having taken the personal financial management course (Official Form 423). 11 U.S.C. Section 727(a)(11) and Rule 1007(b)(7).

Certificate of Notice Page 5 of 6
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Raymond Rolek, Jr.
 Janet R. Rolek
 Debtors

Case No. 17-22436-JAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: lfin
 Form ID: 309A

Page 1 of 2
 Total Noticed: 28

Date Rcvd: Jul 13, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 15, 2017.

db/jdb aty Raymond Rolek, Jr., Janet R. Rolek, 121 Vernon Avenue, Belle Vernon, PA 15012-2359
 +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 aty +Jeremy J. Kobeski, Phelan Hallinan Diamond & Jones, LLP, Omni William Penn Office Tower, 555 Grant Street, Suite 300, Pittsburgh, PA 15219-4408
 tr +Robert H. Slone, Trustee, 223 South Maple Avenue, Greensburg, PA 15601-3232
 14657470 Allegheny Clinic Radiology, PO Box 645367, Pittsburgh, PA 15264-5251
 14657471 +Allegheny General Hospital, 320 East North Avenue, Pittsburgh, PA 15212-4772
 14657474 +Cornerstone Care, 7 Glasswork Rd., Greensboro, PA 15338-9507
 14657476 +Credit One Bank N.A., c/o AllTran Financial, LP, PO Box 610, Sauk Rapids, MN 56379-0610
 14657477 +First Premier Bank, c/o Central Credit Services, LLC, 20 Corporate Hills Dr., Saint Charles, MO 63301-3749
 14643041 Harley Davidson Credit Corp., c/o Raymond P. Wendolowski, Esquire, Suite 2200 Gulf Tower, Pittsburgh, PA 15219
 14643042 +Harley Davidson Credit Corp, as, assignee of Eaglmark Savings Bank, PO Box 1513, Palatine, IL 60078-1513
 14657480 +Jefferson Hills Surgical, 1200 Brooks Lane, Jefferson Hills, PA 15025-3749
 14657481 Jefferson Hospital, PO Box 643054, Pittsburgh, PA 15264-3054
 14644039 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14657482 +Qualicare Home Medical, c/o Rotech Healthcare, Inc (Dept. #59), PO Box 850001, Orlando, FL 32885-0001
 14643043 +U.S. National Bank, JEREMY KOBESKI, Esquire, OMNI WILLIAM PENN OFFICE TOWER, 555 GRANT STREET, SUITE 300, Pittsburgh, PA 15219-4408
 14643044 Wells Fargo Auto Finance, PO Box 29704, Glendale, AZ 85308

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: chris.frye@steidl-steinberg.com Jul 14 2017 01:31:34 Christopher M. Frye, Steidl & Steinberg, Suite 2830 Gulf Tower, 707 Grant Street, Pittsburgh, PA 15219
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 14 2017 01:31:51 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustpreion03.pi.ecf@usdoj.gov Jul 14 2017 01:32:00
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
 14657469 EDI: BANKAMER.COM Jul 14 2017 00:53:00 AAA Financial Services, PO Box 15019, Wilmington, DE 19886-5019
 14657472 EDI: CHASE.COM Jul 14 2017 00:53:00 Chase/Slate, PO Box 15123, Wilmington, DE 19850-5123
 14657473 +E-mail/Text: kthompson@crownsasset.com Jul 14 2017 01:32:00 Citibank, c/o Crown Asset Management, LLC, 3100 Breckinridge Blvd., Suite 725, Duluth, GA 30096-7605
 14657475 +EDI: CCUSA.COM Jul 14 2017 00:53:00 Credit Collections USA, 16 Distributor Dr., Suite 1, Morgantown, WV 26501-7209
 14657483 EDI: RMSC.COM Jul 14 2017 00:53:00 Sam's Club/SYNCB, PO Box 960013, Orlando, FL 32896-0013
 14657484 EDI: RMSC.COM Jul 14 2017 00:53:00 Sams Club/SYNCB, PO Box 530942, Atlanta, GA 30353-0942
 14643045 +EDI: WFFC.COM Jul 14 2017 00:53:00 Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335
 14643046 +EDI: WFFC.COM Jul 14 2017 00:53:00 Wells Fargo Home Mortgage, 3476 Stateview Boulevard, Fort Mill, SC 29715-7203

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Harley-Davidson
 cr U.S. Bank National Association, as Trustee Et Al..
 cr Wells Fargo Bank, N.A.
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14657478* Harley Davidson Credit Corp., c/o Raymond P. Wendolowski, Esquire, Suite 2200 Gulf Tower, Pittsburgh, PA 15219
 14657479* +Harley Davidson Credit Corp, as, assignee of Eaglmark Savings Bank, PO Box 1513, Palatine, IL 60078-1513
 14657485* +U.S. National Bank, JEREMY KOBESKI, Esquire, OMNI WILLIAM PENN OFFICE TOWER, 555 GRANT STREET, SUITE 300, Pittsburgh, PA 15219-4408
 14657486* Wells Fargo Auto Finance, PO Box 29704, Glendale, AZ 85308
 14657487* +Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335
 14657488* +Wells Fargo Home Mortgage, 3476 Stateview Boulevard, Fort Mill, SC 29715-7203

TOTALS: 3, * 7, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: lfin
Form ID: 309A

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Total Noticed: 28

Date Rcvd: Jul 13, 2017

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 15, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 13, 2017 at the address(es) listed below:

Christopher M. Frye on behalf of Debtor Raymond Rolek, Jr. chris.frye@steidl-steinberg.com,
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgo
ga@steidl-steinberg.com;r53037@notify.bestcase.com
Christopher M. Frye on behalf of Joint Debtor Janet R. Rolek chris.frye@steidl-steinberg.com,
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgo
ga@steidl-steinberg.com;r53037@notify.bestcase.com
James Warmbrodt on behalf of Creditor Harley-Davidson bkgroup@kmlawgroup.com
Jeremy J. Kobeski on behalf of Creditor Wells Fargo Bank, N.A. pawb@fedphe.com
Jeremy J. Kobeski on behalf of Creditor U.S. Bank National Association, as Trustee Et Al...
pawb@fedphe.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Robert H. Slone, Trustee robertslone223@gmail.com, rslone@pulsenet.com;pa07@ecfcbis.com
TOTAL: 7